

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE

RODOLFO LECRERES RAMOS  
LEONILDA VAZQUEZ RIVERA  
DEBTORS

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FILED  
01 FEB 15 AM 10:14  
U.S. BANKRUPTCY COURT  
DISTRICT OF PUERTO RICO  
CASE NO. 01-1010  
CHAPTER 13

93

**NOTICE OF FILING PETITION IN BANKRUPTCY UNDER CHAPTER 13  
AND OF AUTOMATIC STAY OF SUITS**

You are hereby notified that **RODOLFO LECRERES RAMOS** and **LEONILDA VAZQUEZ RIVERA** have filed a petition under Chapter 13 of Title 11, United States Code on FEB 15 2001

Pursuant to the provisions of 11 USC §362, the filing of the petition by the above-named debtors operates as a stay of the commencement or continuation of any court or other proceeding against the debtors, of the enforcement of any judgment against them, of any act or the commencement or continuation of any court proceeding to enforce any lien on the property of the debtors, and of any court proceeding commenced for the purpose of rehabilitation of the debtors or the liquidation of their estate.

You are further notified that under Bankruptcy Act, 11 U.S.C. §1301, a creditor may not act, or commence or continue any civil action, to collect all or any part of a consumer debt of the debtors from any individual that is liable on such debt with the debtors.

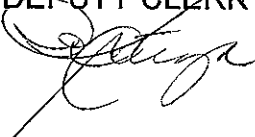
This notice is sent to you by order of the United States Bankruptcy Judge.

FEB 15 2001

San Juan, Puerto Rico, this \_\_\_\_\_

CELESTINO MATTA-MENDEZ, CLERK  
U.S. BANKRUPTCY COURT


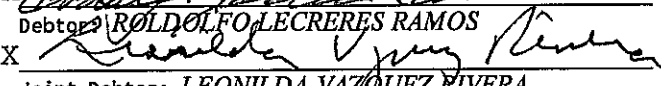
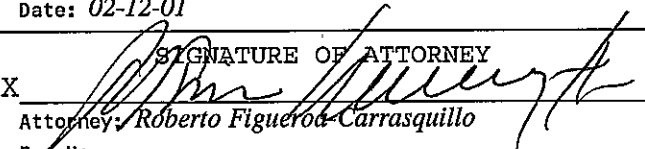
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<b>FORM B1</b> <b>UNITED STATES BANKRUPTCY COURT</b> <b>PUERTO RICO DISTRICT OF PUERTO RICO</b> <b>PUERTO RICO DIVISION</b>		<b>Voluntary Petition</b>
NAME OF DEBTOR (if individual, enter Last, First Middle): <b>LECRERES RAMOS, RODOLFO</b>		NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle): <b>VAZQUEZ RIVERA, LEONILDA</b>
ALL OTHER NAMES USED BY THE DEBTOR IN THE LAST 6 YEARS (include married, maiden, and trade names): <b>NONE</b>		ALL OTHER NAMES USED BY THE JOINT DEBTOR IN THE LAST 6 YEARS (include married, maiden, and trade names): <b>NONE</b>
SOC. SEC./TAX I.D. NO. (if more than one, state all): <b>581-78-7008</b>		SOC. SEC./TAX I.D. NO. (if more than one, state all): <b>580-90-3705</b>
STREET ADDRESS OF DEBTOR: <b>VILLA DEL REY</b> <b>F 18 CALLE EDIMBURGO</b> <b>CAGUAS PR 00725</b> <i>Ph: (787)258-1974</i>		STREET ADDRESS OF JOINT DEBTOR: <b>VILLA DEL REY</b> <b>F 18 CALLE EDIMBURGO</b> <b>CAGUAS PR 00725</b>
COUNTY OF RESIDENCE OR OF THE PRINCIPAL PLACE OF BUSINESS: <b>CAGUAS</b>		COUNTY OF RESIDENCE OR OF THE PRINCIPAL PLACE OF BUSINESS: <b>CAGUAS</b>
MAILING ADDRESS OF DEBTOR: <b>PO BOX 5597</b> <b>CAGUAS PR 00725</b>		MAILING ADDRESS OF JOINT DEBTOR: <b>PO BOX 5597</b> <b>CAGUAS PR 00725</b>
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (if different from street address above): <b>NOT APPLICABLE</b>		
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>		
<b>VENUE</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.		
<b>TYPE OF DEBTOR</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____		<b>CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding
<b>NATURE OF DEBTS</b> (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		<b>FILING FEE</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.
<b>CHAPTER 11 SMALL BUSINESS</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. §101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. §1121(e) (Optional)		
<b>STATISTICAL/ADMINISTRATIVE INFORMATION</b> (Estimates Only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		
ESTIMATED NO. OF CREDITORS: <input checked="" type="checkbox"/> 1-15 ESTIMATED ASSETS (thousands): <input checked="" type="checkbox"/> \$50,001 to \$100,000 ESTIMATED DEBTS (thousands): <input checked="" type="checkbox"/> \$50,001 to \$100,000		

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<b>Voluntary Petition</b> (This page must be completed and filed in every case)		NAME OF DEBTOR(S): <b>ROLDOLFO LECRERES RAMOS and LEONILDA VAZQUEZ RIVERA</b>	
PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS			
LOCATION WHERE FILED: <b>NONE</b>	CASE NUMBER:	DATE FILED:	
PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR			
NAME OF DEBTOR: <b>NONE</b>	CASE NUMBER:	DATE:	
DISTRICT:	RELATIONSHIP:	JUDGE:	
<b>SIGNATURES</b>			
<b>SIGNATURE(S) OF DEBTOR(S) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, U.S. Code, understand the relief available under each such chapter and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X  Debtor: <b>ROLDOLFO LECRERES RAMOS</b> X  Joint Debtor: <b>LEONILDA VAZQUEZ RIVERA</b> Telephone No. (if In Pro Per): Date: <b>02-12-01</b>		<b>SIGNATURE OF DEBTOR (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X _____ Signature of Authorized Individual  Name: Title: Date:	
X  <b>SIGNATURE OF ATTORNEY</b> Attorney: <b>Roberto Figueroa-Carrasquillo</b> Bar No.: Firm Name: <b>Roberto Figueroa-Carrasquillo</b> Address: <b>PO BOX 193677</b> <b>SAN JUAN PR 00919-3677</b>  Telephone No: <b>(787)744-7699</b> Date: <b>02-12-01</b>		<b>SIGNATURE OF NON-ATTORNEY PETITION PREPARER</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.  Name: Social Security Number: Address:	
<b>EXHIBIT A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K & 10Q) with the SEC pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) [ ] Exhibit A is attached and made a part of this petition.		Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.	
<b>EXHIBIT B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, U.S. Code, and have explained the relief available under each such chapter.  X _____ Attorney: Date:		X _____ Signature of Preparer Date:  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 USC §110; 18 USC §156	

**UNITED STATES BANKRUPTCY COURT  
FOR THE PUERTO RICO DISTRICT OF PUERTO RICO  
PUERTO RICO DIVISION**

In re **ROLDOLFO LECRERES RAMOS**  
and  
**LEONILDA VAZQUEZ RIVERA**

Case No. **01-  
Chapter 13**

/ Debtors

Attorney for Debtor: Roberto Figueroa-Carrasquillo

**LIST OF CREDITORS**

#	Creditor	Claim and Security	Claim Amount
1.	ASOCIACION EMPLEADOS ELA PO BOX 364508 SAN JUAN PR 00936-4508	consumer loan	\$ 3,000.00
2.	ASOCIACION EMPLEADOS ELA PO BOX 364508 SAN JUAN PR 00936-4508	consumer loan	\$ 3,000.00
3.	BANCO POPULAR DE PR MORTGAGE DIVISION PO BOX 70100 SAN JUAN PR 00936-7100	Mortgage HOUSE AND LOT LOCATED AT CAGUAS PR	\$ 23,000.00
4.	BANCO SANTANDER PR PO BOX 191080 SAN JUAN PR 00919-1080	consumer loan	\$ 4,127.55
5.	CITIBANK PO BPX 2055 HAGERSTOWN MD 21748-2055	Credit card purchases VISA	\$ 718.23
6.	CITIBANK PO BPX 2055 HAGERSTOWN MD 21748-2055	Credit card purchases MASTERCARD	\$ 923.06
7.	CITIBANK NA GPO BOX 70163 SAN JUAN PR 00936	consumer loan	\$ 22,059.00
8.	COOP A/C LA CIDRENA 49 CALLE BARCELO CIDRA PR 00739	consumer loan	\$ 2,759.09

# LIST OF CREDITORS

#	Creditor	Claim and Security	Claim Amount
9.	RG MORTGAGE CORP PO BOX 362394 SAN JUAN PR 00936	Mortgage HOUSE AND LOT LOCATED AT CAGUAS PR	\$ 30,000.00
10.	TOYOTA CREDIT PO BOX 71410 SAN JUAN PR 00936-8510	conditional sales contract 1997 TOYOTA RAV4	\$ 7,747.00

**UNITED STATES BANKRUPTCY COURT  
FOR THE PUERTO RICO DISTRICT OF PUERTO RICO  
PUERTO RICO DIVISION**

In re *ROLDOLFO LECRERES RAMOS*  
and  
*LEONILDA VAZQUEZ RIVERA*

Case No. *01-*  
Chapter *13*

\_\_\_\_\_/ Debtors  
Attorney for Debtor: Roberto Figueroa-Carrasquillo

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of  
creditors is true and correct to the best of our knowledge.

Dated: *2-12-01*

*Roldolfo Lecleres Ramos*  
Debtor

*Leonilda Vazquez Rivera*  
Joint Debtor

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE:	*	CASE NO. 01-
RODOLFO LECRERES RAMOS	*	
LEONILDA VAZQUEZ RIVERA	*	CHAPTER 13
DEBTORS		

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**STATEMENT PURSUANT TO BANKRUPTCY RULE 2016(b)**


The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, state that:

1. The undersigned is the attorney for the debtor (s) in this case.
2. The compensation paid or promised to be paid by debtor (s) to the undersigned is as follows:  

For legal services rendered, or to be rendered in contemplation of and in connection with this case	\$1,500.00
Prior to the filing of this statement, debtor (s) has paid	\$ 55.00
Balance due	\$1,445.00
3. The filing fee has been paid by debtor.
4. The services rendered or to be rendered include the following:
  - (a) Analysis of the financial situation, and the rendering advice and assistance to the debtor (s) in determining whether to file a petition under Title 11, U. S. C.
  - (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the Court.
  - (c) Representation of debtor(s) at the first meeting of creditors and at the Hearing of Confirmation.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and none other.
6. The source of payments to be made by the debtor (s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and none other.
7. The undersigned has received no transfer, assignment or pledge of property except the following for the value stated: None.
8. The undersigned has not shared, or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid except as follows: None.
9. Prior Chapter 13 case/petition for debtor(s): NONE  

Case number	Fee paid	Attorney	Status
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In San Juan, Puerto Rico, this 12<sup>th</sup> day of February, 2001.

  
ROBERTO FIGUEROA CARRASQUILLO  
ATTORNEY FOR PETITIONER (S)  
USDC 203614  
PO BOX 193677 SAN JUAN, PR 00919  
TEL. NO. (787) 744-7699  
FAX NO. (787) 746-5294

**UNITED STATES BANKRUPTCY COURT  
FOR THE PUERTO RICO DISTRICT OF PUERTO RICO  
PUERTO RICO DIVISION**

In re *ROLDOLFO LECKERES RAMOS*  
and  
*LEONILDA VAZQUEZ RIVERA*

Case No. *01-*  
Chapter *13*

/ Debtors

Attorney for Debtor: Roberto Figueroa-Carrasquillo

**SUMMARY OF SCHEDULES**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	A M O U N T S		S C H E D U L E D	
			ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	\$ 80,000.00			
B - Personal Property	Yes	3	\$ 14,875.00			
C - Property Claimed As Exempt	Yes	1				
D - Creditor Holding Secured Claims	Yes	1		\$ 60,747.00		
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$ 0.00		
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$ 36,586.93		
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,736.74	
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,506.74	
Total Number of sheets in ALL Schedules > <u>12</u>						
Total Assets > \$ <u>94,875.00</u>						
Total Liabilities > \$ <u>97,333.93</u>						



In re: *ROLDOLFO LECRERES RAMOS and*  
*LEONILDA VAZQUEZ RIVERA*

/ Debtors

Case No. 01-

**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	H	Market	Amount of
		W	Value of	Secured
		J	Debtor's	Claim
		C	Interest	
<i>HOUSE AND LOT LOCATED AT VILLA DEL REY, CAGUAS PR</i>		J	\$ 80,000	\$ 53,000
		Total	\$ 80,000	

In re: *ROLDOLFO LECRERES RAMOS and*  
*LEONILDA VAZQUEZ RIVERA*

/ Debtors

Case No. 01-

**SCHEDULE B - PERSONAL PROPERTY**

Description of Property	Location	H W J C	Market Value of Debtor's Interest Before Claim
1. Cash on hand. [x] NONE			
2. Checking, savings or other financial accounts, certificates of deposits or shares in banks, savings, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. [x] NONE			
3. Security deposits with public utilities, telephone companies, landlords, and others. [x] NONE			
4. Household goods and furnishings, including audio, video, and computer equipment. <i>ONE (1) STOVE AND ONE (1) REFRIGERATOR</i>		J	\$ 800
<i>ONE (1) LIVING AND ONE (1) DINING ROOM SETS</i>		J	\$ 800
<i>ONE (1) TV SET</i>		J	\$ 400
<i>ONE (1) BEDROOM SET</i>		J	\$ 400
<i>KITCHENWARE</i>		J	\$ 100
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. [x] NONE			
6. Wearing apparel. <i>CLOTHING FOR DEBTORS</i>		J	\$ 500
7. Furs and jewelry. [x] NONE			
8. Firearms and sports, photographic, and other hobby equipment. [x] NONE			
9. Interests in insurance policies. [x] NONE			
10. Annuities. [x] NONE			

In re: *ROLDOLFO LECRERES RAMOS and*  
*LEONILDA VAZQUEZ RIVERA*

/ Debtors

Case No. 01-

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Description of Property	Location	H W J C	Market Value of Debtor's Interest Before Claim
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. [x] NONE			
12. Stock and interests in incorporated and unincorporated businesses. [x] NONE			
13. Interests in partnerships or joint ventures. [x] NONE			
14. Government and corporate bonds and other negotiable and non-negotiable instruments. [x] NONE			
15. Accounts receivable. [x] NONE			
16. Alimony, maintenance, support, and property settlements, to which the debtor is or may be entitled. [x] NONE			
17. Other liquidated debts owing debtor including tax refunds. [x] NONE			
18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. [x] NONE			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. <i>DEBTOR OWNS 1/8TH OF 50% INTEREST IN REAL PROPERTY LOCATED AT BO BEATRIZ, CAGUAS OWNED BY SUCESSION MARIO LECRERES; OTHER 50% IS OWNED BY HIS MOTHER; TOTAL VALUE OF PROPERTY \$30,000; DEBTOR'S INTEREST \$1,875.00</i>		J	\$ 1,875
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and the rights to setoff claims. [x] NONE			

In re: *ROLDOLFO LECRERES RAMOS and*  
*LEONILDA VAZQUEZ RIVERA*

/ Debtors

Case No. 01-

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim
21. Patents, copyrights, and other intellectual property. [x] NONE			
22. Licenses, franchises, and other general intangibles. [x] NONE			
23. Automobiles, trucks, trailers, and other vehicles and accessories. 1997 TOYOTA RAV4		J	\$ 10,000
24. Boats, motors, and accessories. [x] NONE			
25. Aircraft and accessories. [x] NONE			
26. Office equipment, furnishings, and supplies. [x] NONE			
27. Machinery, fixtures, equipment, and supplies used in business. [x] NONE			
28. Inventory. [x] NONE			
29. Animals. [x] NONE			
30. Crops - growing or harvested. [x] NONE			
31. Farming equipment and implements. [x] NONE			
32. Farm supplies, chemicals, and feed. [x] NONE			
33. Other personal property of any kind not already listed. [x] NONE			

Total \$ 14,875

In re: *ROLDOLFO LECRERES RAMOS and  
LEONILDA VAZQUEZ RIVERA*

/ Debtors

Case No. 01-

**SCHEDULE C - PROPERTY CLAIMED EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

☒ 11 USC 522(b)(1): Exemptions provided in 11 USC 522(d).

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property w/o Deducting Exemption
<u>Real Property</u>			
<u>HOUSE AND LOT LOCATED AT VILLA DEL REY, CAGUAS PR</u>			\$ 80,000
	11 USC 522(d)(1)	\$ 27,000	
<u>Household goods and furnishings</u>			
<u>ONE (1) STOVE AND ONE (1) REFRIGERATOR</u>			\$ 800
	11 USC 522(d)(3)	\$ 800	
<u>ONE (1) LIVING AND ONE (1) DINING ROOM SETS</u>			\$ 800
	11 USC 522(d)(3)	\$ 800	
<u>ONE (1) TV SET</u>			\$ 400
	11 USC 522(d)(3)	\$ 400	
<u>ONE (1) BEDROOM SET</u>			\$ 400
	11 USC 522(d)(3)	\$ 400	
<u>KITCHENWARE</u>			\$ 100
	11 USC 522(d)(3)	\$ 100	
<u>Wearing apparel</u>			
<u>CLOTHING FOR DEBTORS</u>			\$ 500
	11 USC 522(d)(3)	\$ 500	
<u>Interests in decedents' estate death benefits, trusts, etc</u>			
<u>DEBTOR OWNS 1/8TH OF 50% INTEREST IN REAL PROPERTY LOCATED</u>			\$ 1,875
<u>AT BO BEATRIZ, CAGUAS OWNED BY SUCESION MARIO LECRERES;</u>			
<u>OTHER 50% IS OWNED BY HIS MOTHER; TOTAL VALUE OF PROPERTY</u>			
<u>\$30,000; DEBTOR'S INTEREST \$1,875.00</u>			
	11 USC 522(d)(5)	\$ 1,875	
<u>Automobiles, trucks, trailers, etc, and accessories</u>			
<u>1997 TOYOTA RAV4</u>			\$ 10,000
	11 USC 522(d)(2)	\$ 2,253	

In re: *ROLDOLFO LECRERES RAMOS and*  
*LEONILDA VAZQUEZ RIVERA*

/ Debtors Case No. 01-

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Creditor Name and Address	Date, Nature of Lien, Description & Value	Claim Amount	Unsecured Portion and Notes*
1. Account No. BANCO POPULAR DE PR MORTGAGE DIVISION PO BOX 70100 SAN JUAN PR 00936-7100	Mortgage HOUSE AND LOT LOCATED AT CAGUAS PR Value: \$ 80,000.00	\$ 23,000.00	\$ 0.00 *Joint Debt
2. Account No. 0090051400 RG MORTGAGE CORP PO BOX 362394 SAN JUAN PR 00936	Mortgage HOUSE AND LOT LOCATED AT CAGUAS PR Value: \$ 80,000.00	\$ 30,000.00	\$ 0.00 *Joint Debt
3. Account No. 0400016481 TOYOTA CREDIT PO BOX 71410 SAN JUAN PR 00936-8510	1997 conditional sales contract 1997 TOYOTA RAV4 Value: \$ 10,000.00	\$ 7,747.00	\$ 0.00 *Joint Debt

No continuation sheets attached

Subtotal: \$ 60,747.00  
Total: \$ 60,747.00

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

☒ Debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS**

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. §507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4300\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4300\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$1950\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. §507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. §507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. §507(a)(9).

\* Amounts are subject to adjustment on April 1, 2001, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re: *ROLDOLFO LECRERES RAMOS and*  
*LEONILDA VAZQUEZ RIVERA*

/ Debtors

Case No. 01-

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
1. Account No. 581787008 ASOCIACION EMPLEADOS ELA PO BOX 364508 SAN JUAN PR 00936-4508	consumer loan	\$ 3,000.00 *Joint Debt
2. Account No. 580903705 ASOCIACION EMPLEADOS ELA PO BOX 364508 SAN JUAN PR 00936-4508	consumer loan	\$ 3,000.00 *Joint Debt
3. Account No. 8004739419 BANCO SANTANDER PR PO BOX 191080 SAN JUAN PR 00919-1080	consumer loan	\$ 4,127.55 *Joint Debt
4. Account No. 5460020410193940 CITIBANK PO BPX 2055 HAGERSTOWN MD 21748-2055	Credit card purchases VISA	\$ 718.23 *Joint Debt
5. Account No. 4922000410110883 CITIBANK PO BPX 2055 HAGERSTOWN MD 21748-2055	Credit card purchases MASTERCARD	\$ 923.06 *Joint Debt
6. Account No. 0990091009909834 CITIBANK NA GPO BOX 70163 SAN JUAN PR 00936	consumer loan	\$ 22,059.00 *Joint Debt
7. Account No. 1178940018 COOP A/C LA CIDRENA 49 CALLE BARCELO CIDRA PR 00739	consumer loan	\$ 2,759.09 *Joint Debt

No continuation sheets attached

Subtotal: \$ 36,586.93  
Total: \$ 36,586.93



In re: *ROLDOLFO LECRERES RAMOS and*  
*LEONILDA VAZQUEZ RIVERA*

/ Debtors Case No. 01-

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Name and Address of Other Parties to Instrument	Notes of Contract or Lease and Debtor's Interest
--	---

☒ No executory contracts or unexpired leases.

In re: *ROLDOLFO LECRERES RAMOS and*  
*LEONILDA VAZQUEZ RIVERA*

/ Debtors

Case No. 01-

**SCHEDULE H - CODEBTORS**

---

Name and Address  
of Codebtor

---

Name and Address  
of Creditor

---

☒ Debtor has no codebtors.

In re: ROLDOLFO LECRERES RAMOS and  
LEONILDA VAZQUEZ RIVERA

/ Debtors

Case No. 01-

**SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

DEBTOR'S MARITAL STATUS: *Married*

DEPENDENTS OF DEBTOR AND SPOUSE: None

EMPLOYMENT:

	<u>DEBTOR</u>	<u>SPOUSE</u>
Occupation:	NONE	NONE
Name of Employer:		
How Long Employed:		
Employer Address:		

	<u>DEBTOR</u>	<u>SPOUSE</u>
INCOME:		
Current monthly gross wages, salary, and commissions	\$ 0.00	\$ 0.00
Estimated monthly overtime	\$ 0.00	\$ 0.00
<u>SUBTOTAL</u>	<u>\$ 0.00</u>	<u>\$ 0.00</u>
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 0.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other:	\$ 0.00	\$ 0.00
<u>SUBTOTAL OF PAYROLL DEDUCTIONS</u>	<u>\$ 0.00</u>	<u>\$ 0.00</u>
<u>TOTAL NET MONTHLY TAKE HOME PAY</u>	<u>\$ 0.00</u>	<u>\$ 0.00</u>

Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
Social security or other government assistance		
SOCIAL SECURITY BENEFITS	\$ 661.00	\$ 980.00
Pension or retirement income	\$ 0.00	\$ 0.00
Other monthly income		
RETIREMENT BENEFITS	\$ 449.28	\$ 646.46
<u>TOTAL MONTHLY INCOME</u>	<u>\$ 1,110.28</u>	<u>\$ 1,626.46</u>
TOTAL COMBINED MONTHLY INCOME	\$ 2,736.74	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE

In re: *ROLDOLFO LECRERES RAMOS and*  
*LEONILDA VAZQUEZ RIVERA*

/ Debtors Case No. 01-

**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

[ ] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$	859.00
Are real estate taxes included? Yes <u>x</u> No <u>    </u>		
Is property insurance included? Yes <u>x</u> No <u>    </u>		
Utilities: Electricity and heating fuel	\$	95.74
Water and sewer	\$	42.00
Telephone	\$	130.00
Other	\$	0.00
Home maintenance (repairs and upkeep)	\$	25.00
Food	\$	480.00
Clothing	\$	90.00
Laundry and Dry cleaning	\$	15.00
Medical and Dental expenses	\$	400.00
Transportation (not including car payments)	\$	200.00
Recreation, clubs, and entertainment, newspaper, magazines, etc.	\$	85.00
Charitable contributions	\$	10.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgages)	\$	0.00
Installment payments: (Do not list payments to be included in the plan)		
Auto	\$	0.00
Other	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm		
(attach detailed statement)	\$	0.00
Other AUTO MAINTENANCE	\$	30.00
BARBER AND BEAUTY SALON	\$	45.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	<u>2,506.74</u>

**FOR CHAPTER 12 AND 13 DEBTORS ONLY**

A. Total projected monthly income	\$	2,736.74
B. Total projected monthly expenses	\$	<u>2,506.74</u>
C. Excess income (A minus B)	\$	<u>230.00</u>
D. Total amount to be paid into plan Monthly	\$	<u>230.00</u>

In re: ROLDOLFO LECRERES RAMOS and  
LEONILDA VAZQUEZ RIVERA

/ Debtors

Case No. 01-

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing Summary and Schedules, consisting of 13 sheets, and that they are true and correct to the best of my knowledge, information, and belief.


Date 02-12-01

Signature

  
ROLDOLFO LECRERES RAMOS, Debtor

Date 02-12-01

Signature

  
LEONILDA VAZQUEZ RIVERA, Joint Debtor

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

**UNITED STATES BANKRUPTCY COURT  
FOR THE PUERTO RICO DISTRICT OF PUERTO RICO  
PUERTO RICO DIVISION**

In re *ROLDOLFO LECRERES RAMOS*  
and  
*LEONILDA VAZQUEZ RIVERA*

Case No. *01-*  
Chapter *13*

\_\_\_\_\_/ Debtors  
Attorney for Debtor: Roberto Figueroa-Carrasquillo

**STATEMENT OF FINANCIAL AFFAIRS**

1. Income from Employment or Operation of Business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this case calendar year.

☒ None

2. Income other than from Employment or Operation of Business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case.

*INCOME FROM HUSBAND*

Income year to date: \$1,322.00

Last year: \$7,932.00

Year before: \$7,932.00

Source(s): *INCOME FROM SOCIAL SECURITY BENEFITS*

*INCOME FROM HUSBAND*

Income year to date: \$ 898.56

Last year: \$5,390.00

Year before: \$5,390.00

Source(s): *INCOME FROM RETIREMENT BENEFITS*

*INCOME FROM WIFE*

Income year to date: \$ 1,960.00

Last year: \$11,760.00

Year before: \$11,760.00

Source(s): *INCOME FROM SOCIAL SECURITY BENEFITS*

*INCOME FROM WIFE*

Income year to date: \$1,292.00

Last year: \$7,800.00

Year before: \$7,800.00

Source(s): *INCOME FROM RETIREMENT BENEFITS*

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3. Payments to Creditors.

a. List all payments on loans, installments, purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case.

☒ None

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b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.

☒ None

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4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

☒ None

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b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

☒ None

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5. Repossessions, Foreclosures and Returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.

☒ None

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6. Assignments and Receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

☒ None

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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.

☒ None

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7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

☒ None

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8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case.

☒ None

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9. Payments Related to Debt Counseling or Bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Payee: *Roberto Figueroa-Carrasquillo*  
Address: *PO BOX 193677*  
Addr2: *SAN JUAN PR 00919-3677*  
Date of payment: *02-12-01*  
Payor: *RODOLFO LECKERES RAMOS*  
Payment/Value: *\$ 55.00*

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10. Other Transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as a security within one year immediately preceding the commencement of this case.

☒ None

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11. Closed Financial Accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions.

☒ None

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12. Safe Deposit Boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.

☒ None

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13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case.

☒ None

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14. Property held for Another Person.

List all property owned by another person that the debtor holds or controls.

☒ None

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15. Prior Address of Debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case.

☒ None

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16. Nature, Location and Name of Business.

a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within two years immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within two years immediately preceding the commencement of this case.

☒ None

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17. Books, records and financial statements.

a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised keeping of books of account and records of the debtor.

☒ None

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b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

☒ None

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c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

☒ None

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d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within two years immediately preceding the commencement of this case by the debtor.

☒ None

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18. Inventories.

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

☒ None

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b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

☒ None

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19. Current Partners, Officers, Directors and Shareholders.

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

☒ None

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b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

☒ None

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20. Former partners, officers, directors and shareholders.

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

☒ None

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b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

☒ None

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21. Withdrawals from a Partnership or Distributions by a Corporation.

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

☒ None

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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

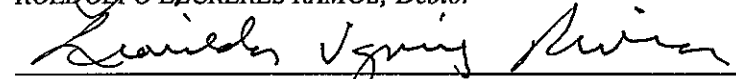
Date 02-12-01

Signature

  
ROLDOLO LECHERES RAMOS, Debtor

Date 02-12-01

Signature

  
LEONILDA VAZQUEZ RIVERA, Joint Debtor

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO

IN RE

RODOLFO LECRERES RAMOS  
LEONILDA VAZQUEZ RIVERA  
DEBTORS

\*  
\*  
\*  
\*  
\*

01 - 01693

CASE NO. 01  
CHAPTER 13

\*\*\*\*\*

**NOTICE TO DEBTOR FILING A PETITION IN BANKRUPTCY**

Upon the filing of the instant petition, the items checked were not submitted:

- ☐ Signature (Upon filing)
- ☐ Master Address List (Upon filing)
- ☐ List of Creditors (Upon filing)
- ☐ Employer ID Number and/or Social Security Number (Upon filing)
- ☐ Debtor's Attorney Disclosure Compensation Statement (Upon filing)
- ☐ Chapter 13 Plan (15 days)
- ☐ Schedules (15 days)
- ☐ Statement of Affairs (15 days)

You are hereby notified that upon failure to file the above indicated documents within the prescribed period of time specified herein, the Court may enter an order of dismissal without further notice or hearing.

FEB 15 2001

San Juan, Puerto Rico, this \_\_\_\_\_.

BY ORDER OF THE COURT

CELESTINO MATTA-MENDEZ  
Clerk of the Court

BY: \_\_\_\_\_

DEPUTY CLERK